

OLD NATIONAL BANCORP

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1098303	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$7,845	\$7,122	-9.2%		
Loans	\$3,908	\$3,749	-4.1%		
Construction & development	\$137	\$104	-24.3%		
Closed-end 1-4 family residential	\$698	\$884	26.6%		
Home equity	\$271	\$244	-9.7%		
Credit card	\$0	\$0			
Other consumer	\$604	\$523	-13.4%		
Commercial & Industrial	\$811	\$714	-11.9%		
Commercial real estate	\$767	\$689	-10.3%		
Unused commitments	\$1,038	\$1,106	6.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$1,048	\$1,188	13.3%		
Asset-backed securities	\$3	\$1	-81.1%		
Other securities	\$1,808	\$1,390	-23.1%		
Cash & balances due	\$496	\$251	-49.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$45	\$13	-71.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$39	\$13	-67.2%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$7,197	\$6,431	-10.6%		
Deposits	\$5,930	\$5,497	-7.3%		
Total other borrowings	\$926	\$618	-33.3%		
FHLB advances	\$290	\$212	-27.0%		
Equity					
Equity capital at quarter end	\$648	\$691	6.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.0%	7.4%	--		
Tier 1 risk based capital ratio	10.4%	11.2%	--		
Total risk based capital ratio	12.2%	12.4%	--		
Return on equity ¹	-3.7%	6.4%	--		
Return on assets ¹	-0.3%	0.6%	--		
Net interest margin ¹	3.4%	3.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	98.5%	101.1%	--		
Loss provision to net charge-offs (qtr)	100.1%	102.3%	--		
Net charge-offs to average loans and leases ¹	2.2%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.6%	5.9%	0.1%	0.3%	--
Closed-end 1-4 family residential	2.7%	1.7%	0.2%	0.2%	--
Home equity	1.0%	0.8%	0.4%	0.5%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.5%	0.6%	0.4%	--
Commercial & Industrial	2.1%	2.4%	1.9%	0.4%	--
Commercial real estate	2.0%	3.1%	0.2%	0.3%	--
Total loans	1.8%	1.9%	0.7%	0.3%	--